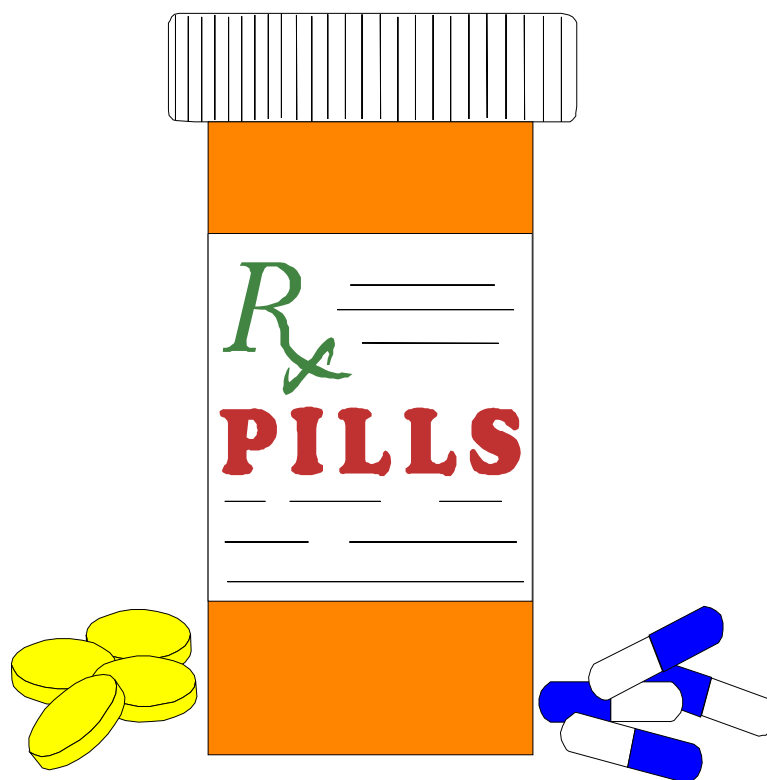


Do you need help with the cost of prescription drugs?



Kentucky Department of Insurance

800-595-6053



September 2002

PREScription DRUG CARDS OFFERED BY MAJOR MANUFACTURERS

Three new prescription drug assistance programs have recently been established by drug manufacturers. The **Share Card** program covers many medicines manufactured by Pfizer, Inc. **LillyAnswers** is a program that covers retail prescription drugs manufactured by Eli Lilly and Company. A third program, called **Together Rx**, is a joint effort of a number of pharmaceutical companies. This program provides savings on over 150 prescription medicines manufactured by the participating companies.

PFIZER FOR LIVING SHARE CARD

The **Pfizer for Living Share Card** is a program offered to low-income Medicare seniors.

Eligible applicants must:

- Be enrolled in Medicare
- Have no prescription drug coverage
- Be *ineligible* for Medicaid or any other drug benefit plan funded by the state
- Have a gross income of less than \$18,000 a year (less than \$24,000 for couples)

Those on Medicare may qualify to pay only \$15 for each Pfizer prescription. Cardholders may use the Share Card at a local pharmacy that accepts the card when filling a Pfizer prescription. The cardholder will pay \$15 for up to a 30-day supply of medicine.

Call 1-800-717-6005 for an enrollment kit.

To read more about the program go to www.pfizerforliving.com.

LILLYANSWERS

LillyAnswers is another patient assistance program designed to help reduce the cost of prescription medications for low-income, Medicare-enrolled seniors and people with dis-abilities.

The **LillyAnswers** card enables participants to buy a 30-day supply of a Lilly retail drug for an administrative fee of only \$12.00.

Eligible applicants must:

- Be a U.S. citizen
- Be a senior or disabled individual enrolled in Medicare
- Have income at or below 200 percent of federal poverty level (less than \$18,000 per year for individuals and \$24,000 for married couples)
- Have no other form of prescription drug coverage

Apply for the Lilly program by calling toll-free: 1-877-RX-LILLY (1-877-795-4559).

You can find additional information and an application form at www.lillyanswers.com.

TOGETHER RX

The **Together Rx** program provides savings from a number of drug manufacturers to eligible Medicare enrollees.

This program provides coverage on more than 150 widely prescribed medicines. Multiple pharmaceutical companies participate in **Together Rx**, each with its individual savings program. The companies include Abbott Laboratories, AstraZeneca, Aventis Pharmaceuticals, Inc., Bristol-Myers Squibb Company, GlaxoSmithKline, Janssen Pharmaceutica Products, L.P., Novartis, and Ortho-McNeil Pharmaceutical, Inc.

Eligible applicants must:

- Be a Medicare enrollee
- Have an annual income of less than \$28,000 for individuals and \$38,000 for couples
- Have no prescription drug coverage (public or private)

Each company sets its own level of savings independently, with a minimum savings of 15% off its list price to wholesalers. Actual consumer savings may vary depending on a pharmacy's pricing and each company's savings program requirements. Each company determines which products are included in the savings program.

To apply for the Together Rx Card call 1-800-865-7211.

You can get more details on this program and an application form at www.togetherrx.com.

PRESCRIPTION DRUG INFORMATION FOR MILITARY RETIREES - TRICARE SENIOR PHARMACY

TRICARE for Life is a program for uniformed services beneficiaries 65 years of age and older. In order to be eligible, an individual must be registered in the Defense Enrollment Eligibility Reporting System and be enrolled in Medicare Part B.

Under TRICARE's Senior Pharmacy Program there is no charge for medications obtained at military treatment facility pharmacies.

For Senior Pharmacy participants, prescription drugs purchased through the National Mail Order Pharmacy are \$3 for a 90-day supply of generic medications and \$9 for a 90-day supply of brand name medications.

Prescriptions can also be filled at retail pharmacies that have contracted with TRICARE. Medicines purchased at a store in this network are \$3 for a 30-day supply of generic drugs and \$9 for a 30-day supply of brand name drugs.

Full retail price must be paid at non-network retail pharmacies and a claim filed for an 80% reimbursement. A \$150 deductible for individuals or \$300 per family must be met before reimbursement will be made.

For more information, call toll-free 1-877-DOD-MEDS (1-877-363-6337) or go to www.tricare.osd.mil.

WHEN YOU NEED HELP WITH THE COST OF PRESCRIPTION DRUGS

Anyone who has prescriptions filled regularly is aware that drug prices have been steadily rising. The average cost of a prescription increased more than 150 percent between 1980 and 1990. If you do not have any type of coverage for prescription drug expenses, what can you do to cut the cost of the medicines you need?

- ✓ **Apply to drug company assistance programs for low-income patients**
- ✓ **Use discount mail order prescription services**
- ✓ **Seek cheaper drug alternatives and comparison shop pharmacies**
- ✓ **Check out assistance programs offered by organizations dedicated to helping individuals with specific conditions or diseases**

Drug company assistance programs

Patient assistance programs, offered voluntarily by drug companies, are designed to provide prescription drugs to people who might otherwise not have access to them. The programs offer a company's products free or at a reduced price to applicants with low incomes and no drug coverage. Most companies consider these programs to be short-term, last-resort options for people unable to afford their products. If you are considering applying for a drug company assistance program, you should keep in mind that:

- Most programs have maximum income limits, usually based on federal poverty guidelines.
- Patients who have any drug coverage or are entitled to drug benefits from a public program are usually not eligible for company assistance programs. However, some programs will accept applicants with insurance who have exhausted their drug coverage.
- The majority of the drug company programs require a physician to apply on behalf of the patient. A few programs allow patients to apply on their own or through a social worker or patient advocate.
- Applications for participation usually require

information about the applicant's income, drug coverage, and health care provider. While some programs rely on the provider to verify information, others require supporting documentation.

- Most patient assistance programs distribute drugs to approved patients through their health care provider. The remainder send the drug directly to the patient or give the patient a card or voucher to obtain the drug from a pharmacy.

- Although refills are usually available to patients who have been approved for participation, most programs require patients to reapply. A few programs enroll patients for a fixed amount of time and require reapplication when that time has elapsed.



- While most programs do not require patients to pay for drugs, some base a required payment on the patient's income. Programs that distribute the drug through a pharmacy may include a copayment or dispensing fee to the pharmacy, and a few programs charge patients for shipping and handling costs.
- If you are interested in applying for prescription drug assistance, directories are available to help you locate the proper program. *The Directory of Prescription Drug Patient Assistance Programs*, created by the Pharmaceutical Research and Manufacturers of America, lists drug companies in alphabetical order. Under the entry for each program are details about basic eligibility requirements, what prescription medications are covered, and how to begin the application process. Another directory, from the Cost Containment Research Institute, is called *Free & Low Cost Prescription Drugs*. This directory begins with an alphabetical listing of drugs. The number in parenthesis next to the drug name refers to contact information for that manufacturer found in the second half of the publication.
- For those with Internet access, even more resources are available, particularly for health care providers. Addresses for useful Web sites include online access to the directories

described above. Other sites offer multiple search options and allow application forms to be downloaded or completed online.

- For a \$5 charge per prescription drug request, an organization called **The Medicine Program** will assist with application paperwork and provide general guidance to simplify the application process. This program uses a list of medicines that you supply to obtain the necessary application forms from drug manufacturers. These forms will be sent to you along with a description of the application process and a letter requesting your doctor's cooperation.

You can contact **The Medicine Program** by phone at 1-573-996-7300 or by mail at P. O. Box 515, Doniphan, MO 63935-0515. An application form and more information about this organization are available at: www.themedicineprogram.com



Discount mail order prescription services

Another possible option to reduce the cost of your medicines is to use a discount mail order prescription service. These services can be especially beneficial for those who take the same drug over long periods for chronic conditions. Orders can be placed by mail, by fax, by calling toll free, or by ordering online. A prescription must be on file for each medication. Most of the services accept a prescription by mail or fax, or by a call from your doctor on a toll-free line. Services will also phone your doctor to verify a prescription for which you place an order. When a prescription is filled and sent to you the company will usually indicate a date after which a refill will be available. The directory *Free & Low Cost Prescription Drugs* from the Cost Containment Research Institute provides the names of several discount mail order medication services along with details on how to contact them.

As a common sense precaution, remember to carefully check each shipment received to be sure the medication and the dosage are correct. Mail order services offer a variety of shipping options.

You can usually choose from regular mail, UPS ground, Priority Mail, or airborne overnight. Before deciding to use any discount mail order prescription service, determine how their charges for handling and shipping will affect your actual savings.

Alternative medicines and comparison shopping

There are some steps you can take on your own to help reduce prescription drug costs. You might first ask your doctor to check the cost of a drug prescribed for you and see if there is a cheaper alternative. There may be instances when a less expensive brand or a generic might work just as well. If your doctor writes a prescription for a brand-name drug your pharmacist must fill it as written, so ask your doctor to be cost conscious when prescribing your medications. You might also ask to have the prescription written for a 90-day supply, if possible. In many cases purchasing a larger quantity can result in additional savings.

When you have a prescription for the right medication at the best price your next cost-saving step is to take the time to comparison shop. Calling four to six pharmacies can often find a significant cost difference. Before you call, have the name of the drug, the pill count and the strength. Putting in a little extra time and effort can help you to reduce the price you have to pay for your prescription medications.

Assistance programs for specific conditions or diseases

Organizations dedicated to helping individuals with specific conditions or diseases may be able to help you obtain prescribed medications you cannot afford. Your doctor or treatment center may have contact information on an organization or support group for your particular illness. Probably the best source of information is the Internet. Using an Internet browser or search system and typing in the name of your condition should result in a mul-

multiple listing of groups and organizations. Each group's Web page describes the services they offer and how to contact them. In addition, there will often be helpful links to related organizations.

Discount Prescription Plan Consumer Alert

You may have recently seen or heard promotions for discount prescription plans. For a monthly fee a plan would allow you and your family to save money on prescription drugs by presenting their card to your pharmacist. Savings are based on a list of prices for drugs that are guaranteed under the plan.

Please be sure that you carefully check out such plans before enrolling. Since these discount plans are not insurance policies, they are not subject to the oversight of the Kentucky Department of Insurance. You may want to ask your pharmacist to compare the price for your medications under the plan to the regular pharmacy price. The savings are often minimal. In some cases the pharmacy price may be even lower than the guaranteed price under the discount plan. When you take into consideration the monthly fee being charged, you may find that you will not experience any real savings. Be a smart consumer and look carefully before you leap into any agreement.

INTERNET ACCESS TO DRUG COMPANY PATIENT ASSISTANCE PROGRAMS

www.rxassist.org

RxAssist from Volunteers in Health Care

RxAssist gives health care providers access to information for more than 100 drug company patient assistance programs. This site can be searched by company name, drug brand name, drug generic name, or drug therapy class. Search results include the application procedure for the company's program, the patient information that will be required, and the way approved medicines will be distributed. Income guidelines are provided, as well as a sample letter that can be sent to assistance programs requiring a letter of application. Free patient tracking software is available from RxAssist.

www.rxhope.com

RxHope from the Pharmaceutical Research and Manufacturers of America

The use of RxHope to apply online for drug assistance is also limited to health care providers and some patient advocate groups. Patients can, however, check income guidelines to see if they qualify. In addition, they can review the frequently asked questions and access general information. Patients also have an option to view the qualification guidelines for any assistance programs that are available in their state of residence. Application is made by completing a simple Patient Assistance Request Form. RxHope sends the request directly to the proper drug company for processing. The site also offers tracking of requests.

www.phrma.org/patients/

Directory of Assistance Programs from the Pharmaceutical Research and Manufacturers of America

This site provides Internet access to the Directory of Prescription Drug Patient Assistance Programs. The directory can be downloaded and browsed or printed out to keep for future reference.

www.medicare.gov

Medicare is the official U.S. government site for Medicare and related information.

Selecting "Prescription Drug Assistance Programs" under Tools to Find the Information You Need takes a patient to Medicare's information site for help with getting prescription medicines. In addition to the frequently asked question and answers, searches for assistance programs can be done by zip code or state, by drug company, or by a particular condition or disease. Links are also available to other helpful sites.

**Paul E. Patton, Governor
Commonwealth of Kentucky**

**Janie A. Miller, Commissioner
Kentucky Department of Insurance
and
Secretary
Public Protection and Regulation Cabinet**
